

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
MATTHEW A. MANGES) Case No. 19-22357 GLT
CHRISTINA L. MANGES)
Debtor(s).) Chapter 13
X) Related to Doc. No. 116

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated:
☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection 4-3-23

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$2075** effective **7/20**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning . To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
Washington County TCB CL.#17
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount,

to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

☒ K. Additional Terms and Conditions:

All post petition fee notices filed by US Bank NA CL.#14 up to the date of this confirmation order are to be paid after the 1 year objection period, so long as no objection is filed and sustained.

Peoples Gas paid per order entered 3-7-23 (Doc 112) as a priority admin claim.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the

Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

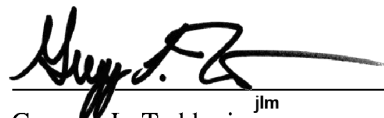
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: May 5, 2023



jlm
Gregory L. Taddonio
Chief United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Matthew A. Manges
Christina L. Manges
Debtors

Case No. 19-22357-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 05, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew A. Manges, Christina L. Manges, 14 Shady Avenue, Burgettstown, PA 15021-1032
15069086	+ Aaa Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
15069091	+ Collection Service Center, Po Box 2060, Fairmont, WV 26555-2060
15099561	Greenbrier Emergency Services, Inc, PO Box 1123, Minneapolis, MN 55440-1123
15083065	+ Snap RTO LLC, PO Box 26561, Salt Lake City UT 84126-0561
15543433	+ Washington County Tax Claim Bureau, 95 West Beau Street Ste. 525, Washington, PA 15301-6837
15069104	+ Washington Health System, Ob-Gyn Associates, 104 Wellness Way, Building 2, Washington, PA 15301-9706
15069105	+ Weirton Medical Center, 601 Colliers Way, Weirton, WV 26062-5091

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	May 05 2023 23:40:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 05 2023 23:39:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 05 2023 23:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15095283	Email/Text: bnc@atlasacq.com	May 05 2023 23:40:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
15069087	+ Email/Text: bankruptcy@rentacenter.com	May 05 2023 23:40:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-6191
15075755	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 05 2023 23:39:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15069088	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 05 2023 23:39:49	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15069089	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 05 2023 23:39:55	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
15069092	+ Email/Text: bankruptcy@firstenergycorp.com	May 05 2023 23:40:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
15069390	+ Email/Text: ebnnotifications@creditacceptance.com	May 05 2023 23:40:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
15069093	+ Email/Text: ebnnotifications@creditacceptance.com	May 05 2023 23:40:00	Credit Acceptance Corporation, Po Box 5070,

District/off: 0315-2

User: auto

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			Southfield, MI 48086-5070
15069094	Email/Text: eblymiller@fidelitycollections.com	May 05 2023 23:40:00	Fidelity Properties Inc, 885 South Sawburg Avenue, Suite 10, Alliance, OH 44601
15069090	Email/Text: BNSFS@capitalsvcs.com	May 05 2023 23:40:00	Ccs / First Savings Bank, 500 East 60th Street North, Sioux Falls, SD 57104
15083064	+ Email/Text: bankruptcy@flexshopper.com	May 05 2023 23:40:00	FlexShopper LLC, 901 Yamato Road, Suite 260, Boca Raton FL 33431-4415
15076818	+ Email/Text: bankruptcy@flexshopper.com	May 05 2023 23:40:00	FlexShopper, LLC, 901 Yamato Rd., Ste. 201, Boca Raton, FL 33431-4415
15069095	^ MEBN	May 05 2023 23:32:37	KML Law Group PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15076435	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2023 23:39:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15069096	Email/Text: camanagement@mtb.com	May 05 2023 23:40:00	M&T Bank, 1 Fountain Plaza, Floor 4, Buffalo, NY 14203
15102994	Email/Text: camanagement@mtb.com	May 05 2023 23:40:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15107722	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 05 2023 23:39:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15076436	+ Email/PDF: resurgentbknotifications@resurgent.com	May 05 2023 23:39:55	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15102851	+ Email/Text: ebnpeoples@grblaw.com	May 05 2023 23:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15069099	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 05 2023 23:39:45	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
15069100	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 05 2023 23:40:00	Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
15083065	^ MEBN	May 05 2023 23:32:51	Snap RTO LLC, PO Box 26561, Salt Lake City UT 84126-0561
15069101	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2023 23:39:56	Synch / Walmart, Po Box 965024, Orlando, FL 32896-5024
15069673	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2023 23:39:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15069102	+ Email/Text: bncmail@w-legal.com	May 05 2023 23:40:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
15105382	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 05 2023 23:40:00	U.S. Bank, National Association et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15069103	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 05 2023 23:40:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
15101881	Email/PDF: ebn_ais@aisinfo.com	May 05 2023 23:39:46	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust

District/off: 0315-2

User: auto

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cr		U.S. Bank National Association, not in its individ
15589305	*	U.S. Bank National Association, et al., C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250
15069097	##+	Mikhail Mona MD, 1385 Washington Road, # 102, Washington, PA 15301-9674
15069098	##+	Nationwide Recovery, 111 Cupped Oak Drive, Matthews, NC 28104-8827

TOTAL: 2 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR2 bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Christina L. Manges dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Matthew A. Manges dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9